

Fill in this information to identify the case:

Debtor 1 John Malone  
Debtor 2  
(Spouse, if filing) —United States Bankruptcy Court for the Boston  
District of District of MassachusettsCase number 24-10885-CJP**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2020-1

**Court claim no.** (if known): 4-1

**Last 4 digits** of any number you use to identify the debtor's account: 9815

**Date of payment change:**

Must be at least 21 days after date of this notice

12/01/2025**New total payment:**

Principal, interest, and escrow, if any

\$2,029.32**Part 1: Escrow Account Payment Adjustment****Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$1,556.54New escrow payment: \$ 1,757.28**Part 2: Mortgage Payment Adjustment****Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 John Malone

First Name      Middle Name

Case number (if known) 24-10885-CJP

First Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Nicholas J. Danforth \_\_\_\_\_

11\_\_\_\_/\_\_\_\_06\_\_\_\_/\_\_\_\_2025

**Signature**

Print: Nicholas J Danforth Title Attorney  
First Name Nicholas Middle Name J Last Name Danforth

Company Harmon Law Offices, P.C.

Address 150 California St.  
Number Street  
Newton, MA 02458  
City State ZIP Code

Contact phone (617)558-0500

Email mabk#@HARMONLAW.COM

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS (BOSTON)

IN RE:

John Malone,  
Debtor

Case No. 24-10885-CJP  
Chapter 13

CERTIFICATE OF SERVICE

I, Nicholas J Danforth, state that on 11/6/2025, I electronically filed the foregoing document with the United States Bankruptcy Court for the District of Massachusetts on behalf of Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2020-1 using the CM/ECF System. I served the foregoing document on the following CM/ECF participants:

John A. Ullian  
Carolyn Bankowski  
Richard T. King

I certify that I have mailed by first class mail, postage prepaid, the documents electronically filed with the Court on the following non CM/ECF participants:

John Malone  
26 Savin Hill Ave  
Dorchester, MA 02125

Respectfully submitted,  
Federal Home Loan Mortgage Corporation, as Trustee  
for the benefit of the Freddie Mac Seasoned Credit  
Risk Transfer Trust, Series 2020-1,  
By its Attorney

/s/ Nicholas J. Danforth  
Nicholas J Danforth  
BBO# 703337  
Harmon Law Offices, P.C.  
PO Box 610389  
Newton Highlands, MA 02461  
(617)558-0500  
mabk@harmonlaw.com

Dated: 11/6/2025



[REDACTED]

JOHN MALONE  
 26 SAVIN HILL AVE 3  
 DORCHESTER MA 02125

Analysis Date: September 30, 2025  
 Loan: [REDACTED]  
 Property Address:  
 26 SAVIN HILL AVE  
 DORCHESTER, MA 02125

### Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Dec 01, 2025	Prior Esc Pmt	November 01, 2024	Escrow Balance Calculation
P & I Pmt:	\$272.04	\$272.04	P & I Pmt:	\$272.04	Due Date: December 01, 2021
Escrow Pmt:	\$0.00	\$1,757.28	Escrow Pmt:	\$1,556.54	Escrow Balance: -\$19,654.89
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$28,172.12
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$4,801.94
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$272.04	\$2,029.32	Total Payment	\$1,828.58	Anticipated Escrow Balance: \$3,715.29

Shortage/Overage Information		Effective Dec 01, 2025
Upcoming Total Annual Bills		\$20,940.10
Required Cushion		\$3,490.02
Required Starting Balance		\$4,009.71
Escrow Shortage		-\$294.42
Surplus		\$0.00

Cushion Calculation:	
Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of	
3,490.02. A cushion is an additional amount of funds held in your escrow in order to	
prevent the balance from becoming overdrawn when an increase in the	
disbursement amount occurs. Your lowest monthly balance should not be below	
3,490.02 or 1/6 of the anticipated payment from the account.	

*\*\* Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.*

This is a statement of actual activity in your escrow account from Nov 2024 to Nov 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance Required	Escrow Balance Actual
	Anticipated	Actual	Anticipated	Actual			
Nov 2024	1,556.54		2,189.21		Starting Balance	4,882.42	(52,081.56)
Nov 2024		707.60	707.60		* City Tax	4,249.75	(52,081.56)
Dec 2024	1,556.54		707.60	697.91	* Lender Placed Hazard	3,542.15	(52,789.16)
Jan 2025	1,556.54		707.60	707.60	* Lender Placed Hazard	4,391.09	(53,487.07)
Jan 2025				3,168.23	* Lender Placed Hazard	5,240.03	(54,194.67)
Feb 2025	1,556.54		2,761.36		* City Tax	5,240.03	(57,362.90)
Feb 2025		707.60	707.60		* City Tax	4,035.21	(57,362.90)
Mar 2025	1,556.54		707.60	651.39	* Lender Placed Hazard	3,327.61	(58,070.50)
Apr 2025	1,556.54		707.60	707.60	* Lender Placed Hazard	4,176.55	(58,721.89)
Apr 2025				3,168.22	* Lender Placed Hazard	5,025.49	(59,429.49)
May 2025	1,556.54		2,761.36		* City Tax	5,025.49	(62,597.71)
May 2025		707.60	697.91		* City Tax	3,820.67	(62,597.71)
Jun 2025	1,556.54		707.60	707.60	* Lender Placed Hazard	3,113.07	(63,295.62)
Jul 2025	1,556.54		707.60	764.92	* Lender Placed Hazard	3,962.01	(64,003.22)
Jul 2025				2,821.76	* Lender Placed Hazard	4,810.95	(64,768.14)
Aug 2025	1,556.54		2,475.29		* City Tax	4,810.95	(67,589.90)
Aug 2025		707.60	775.55		* City Tax	3,892.20	(67,589.90)
Sep 2025	1,556.54		707.60	775.55	* Lender Placed Hazard	3,184.60	(68,365.45)
Oct 2025	1,556.54		707.60	775.55	* Lender Placed Hazard	4,033.54	(69,141.00)
Nov 2025		28,172.12	2,475.29		* Lender Placed Hazard	4,882.48	(69,141.00)
Nov 2025		P	775.55		Anticipated Transactions	4,882.48	(69,141.00)
					Lender Placed Hazard		(69,916.55)
					Lender Placed Hazard		(70,692.10)
					City Tax		(44,995.27)
					Lender Placed Hazard		(45,770.82)
	\$18,678.48	\$28,172.12	\$18,678.42	\$21,861.38			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown .

Analysis Date:

September 30, 2025

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$49,486.11. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$49,486.11, Paid Pre-Petition Amount \$0.00, Remaining Pre-Petition Amount \$49,486.11.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
Dec 2025	1,745.01	775.55	Starting Balance	3,715.29	4,009.71
Jan 2026	1,745.01	775.55	Lender Placed Hazard	4,684.75	4,979.17
Feb 2026	1,745.01	3,168.23	City Tax	5,654.21	5,948.63
Feb 2026		775.55	Lender Placed Hazard	4,230.99	4,525.41
Mar 2026	1,745.01	775.55	Lender Placed Hazard	3,455.44	3,749.86
Apr 2026	1,745.01	775.55	Lender Placed Hazard	4,424.90	4,719.32
May 2026	1,745.01	3,168.22	City Tax	5,394.36	5,688.78
May 2026		775.55	Lender Placed Hazard	3,971.15	4,265.57
Jun 2026	1,745.01	775.55	Lender Placed Hazard	3,195.60	3,490.02
Jul 2026	1,745.01	775.55	Lender Placed Hazard	4,165.06	4,459.48
Aug 2026	1,745.01	2,821.76	City Tax	5,134.52	5,428.94
Aug 2026		775.55	Lender Placed Hazard	4,057.77	4,352.19
Sep 2026	1,745.01	775.55	Lender Placed Hazard	3,282.22	3,576.64
Oct 2026	1,745.01	775.55	Lender Placed Hazard	4,251.68	4,546.10
Nov 2026	1,745.01	775.55	Lender Placed Hazard	5,221.14	5,515.56
Nov 2026		2,475.29	City Tax	6,190.60	6,485.02
	\$20,940.12	\$20,940.10		3,715.31	4,009.73

**G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.**

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 3,715.29. Your starting balance (escrow balance required) according to this analysis should be \$4,009.71. This means you have a shortage of 294.42.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 20,940.10. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$1,745.01
Surplus Reduction:	\$0.00
Shortage Installment:	\$12.27
Rounding Adjustment Amount:	\$0.00
<b>Escrow Payment:</b>	<b>\$1,757.28</b>

**Paying the shortage:** If you did not have a shortage, your monthly payment would be \$2,017.05 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

**Please read the following important notices as they may affect your rights**

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource(800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan if you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

**Our system of record has your preferred language as Unknown**

**If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.**

**Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.**

如果您要使用英语以外的其他语言进行交流·请致电 800-365-7107 · 我们将根据您首选的语言安排相应的译员 · 与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas

**Massachusetts Residents**

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request.

You may terminate this request by writing to the collection agency.

Local address is 5230 Washington Street, West Roxbury, Mass02132

Office hours are Mon-Thurs 10 a.m. to 3 p.m.

**Massachusetts Residentes**

Usted tiene derecho a hacer una solicitud por escrito u oral para que las llamadas telefónicas relacionadas con su deuda no se hagan a su lugar de trabajo. Cualquier solicitud oral tendrá una vigencia de sólo diez días a menos que proporcione una confirmación por escrito de la solicitud fechada por el correo o entregada dentro de un lapso de siete días a partir de dicha solicitud. Usted puede cancelar esta solicitud por escrito al cobrador de deudas.

La dirección local es 5230 Washington Street, West Roxbury, Mass02132. El horario de oficina es de lunes a jueves de 10 a.m. a 3 p.m.